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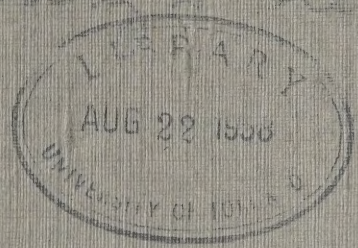
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Insurance Department - Hydro-Electric Inquiry Commission 1922-1923

Secretary's report

COPY FOR MR. J. ALLAN ROSS




HYDRO-ELECTRIC INQUIRY COMMISSION

GENERAL REPORT

INSURANCE DEPARTMENT

JOSEPH H. W. BOWER
SECRETARY



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INFORMATION PRESENT

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on the

Hydro-Electric INSURANCE DEPARTMENTS. D. GAGNEY, Chief, Insurance Department,
Toronto, Ontario.

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Yours very truly,

S. D. GAGNEY

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Toronto, Ontario,
May Ninth, 1928.

Hydro-Electric Inquiry Commission,
W. D. Gregory, Esq., Chairman,
Toronto, Ontario.

re: General Report on Insurance Department

Mr. Chairman and Gentlemen:-

In accordance with your instructions, a general report on the Insurance Department of the Hydro-Electric Power Commission of Ontario has been made along the lines approved of by the Commission on January 2nd. The work has been done under my direct personal supervision as per your instructions.

The reports of Messrs. Price, Waterhouse & Company and Messrs. Clarkson, Gordon & Dilworth, have been used in the preparation of this report, and in addition complete studies have been made of all evidence taken at the public hearing held in connection with this Department of the Commission.

The report falls naturally into two parts. The first part, being pages 1 to 11 inclusive, is largely a recital of facts, together with explanatory comment in connection therewith. The second part of the report, entitled "Summary", is intended to direct attention to those points which appear to require special consideration by the Commission.

All figures used in the report have been carefully checked by a representative of Messrs. Price, Waterhouse & Company. Evidence and reports forming the basis of this report are appended hereto, and in order to facilitate reference to the documents in question, on the right-hand margin of the report throughout will be found abbreviated references.

Yours very truly,

J. W. Down
Secretary

JHNB/RLM

Toronto, Ontario,
May 1925.

Hydro-Electric Inquiry Commission,
W. D. Gregory, Esq., Chairman,
Toronto, Ontario.

Mr. General Report on Insurance Department

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In accordance with your instructions, a general report on the Insurance Department of the Hydro-Electric Power Commission of Ontario has been made along the lines approved of by the Commission on January 2nd. The work has been done under my direct personal supervision as per your instructions.

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Yours very truly,

W. D. Gregory
Secretary

THW/SLK

INSURANCE DEPARTMENTOrigin and Growth of Insurance Department

When the Electric Power Company was taken over by the Province and brought under the supervision of the Commission as the Central Ontario System, Mr. John Littlejohn, who was treasurer of the Company, and who had up to that time supervised insurance for the Company, approached the Commission with the object of taking charge of its insurance. The matter was taken up by the Commission, and in the latter part of 1917 it was decided to start a Department of Insurance with Mr. Littlejohn in charge. Prior to this, the Accounting Department looked after placing the Commission's insurance, but as the policies at that time were comparatively small there was little difficulty in supervising it.

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When Mr. Littlejohn entered upon his duties, he retained his license as an Insurance Agent, which entitled him to a portion of the commission, payable out of the insurance premiums by way of rebate. These rebates were in many cases paid directly into Mr. Littlejohn's account and later transferred by him to the general fund of the Commission.

It does not appear that any definite instructions were issued as to the duties of the Insurance Department, but Mr. Littlejohn states that he was told by Mr. Gaby to

INVESTIGATION

Electric Light and Power Company

When the Electric Light and Power Company was taken over

by the Electric Light and Power Company, the investigation of the

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alone.

It does not appear that any further investigation

was made as to the value of the Electric Light and Power Company.

For Mr. Alvin's statement that he was told by Mr. [Name] that

take charge of the Department and conduct the business as well as possible. Mr. Littlejohn's idea was that the Department would be of material benefit to the Commission, not only by supervising its entire insurance, but by obtaining rebates of more than a sufficient amount to pay the cost of the Department.

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This arrangement was put in operation and continued until the 30th of September, 1922, at which time Mr. Littlejohn's license as an Insurance Agent expired. At that date an application was made to the Provincial Insurance Department for a renewal of the license, but the renewal was not granted because of a ruling of the Department to the effect that a license shall not be issued to employees for the purpose of receiving rebates on insurance placed on the property of their employers. This rule became effective about the end of September, 1921, prior to which the practice of accepting rebates on insurance premiums was fairly general. Following the adoption of this rule by the Provincial Insurance Department, a careful examination was made of agents' licenses throughout the Province, and any licenses which failed to conform to the Department's rules were not renewed.

Ev.
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Present Policy of Commission

The Commission has adopted the policy of carrying its own insurance in respect of the following undertakings in the belief that a material saving can be effected by so

11/10/1914

11/10/1914

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take charge of the Department and conduct the business as
well as possible. Mr. Livingston's idea was that the De-
partment would be at constant service to the Commission,
not only by supervising the entire business, but by retain-
ing control of more than a sufficient amount to pay the cost
of the Department.
This arrangement was put in operation and continued
until the 10th of September, 1914, at which time Mr. Livingston
left his position as an Insurance agent abroad. At that date
an application was made to the Provincial Insurance Depart-
ment for a renewal of the license, but the renewal was not
granted because of a technicality in the Department in the other
that a license shall not be issued to anyone for the pur-
pose of receiving returns on Insurance placed on the property
of their subjects. This rule seemed arbitrary about the 10th
of September, 1914, prior to which the practice of receiving
returns on Insurance premiums was fairly common. Following
the adoption of this rule by the Provincial Insurance Depart-
ment, a special examination was held at which, Insurance
inspectors, the Province, and any licensees which failed to
conform to the Department's rules were not renewed.

Extract from the Commission

The Commission has adopted the policy of carrying
the two Insurance in respect of the following subjects
in the belief that a similar policy can be adopted by us

doing:

- (a) Workmen's Compensation Insurance
- (b) Central Ontario Fire Insurance
- (c) Automobile Insurance

The remainder of its insurance in the amount of approximately \$5,000,000.00 is placed with outside companies. A large part of this represented insurance carried on buildings and their contents at Chippawa, which at all times were insured to 90 per cent. of their value.

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Premiums Paid

The following is a statement of the net insurance premiums paid by the Commission, on insurance placed with outside companies, during the three years ending October 31st, 1921 (cents omitted).

Agents	1919	1920	1921	Total
Mortimer & Sampfield	\$42,864	\$58,080	\$196,595	\$297,539
A. E. Wilson & Co.	6,282	4,761	9,061	20,104
Maguire & Cannon	1,572	15,117	32,741	49,430
T. & J. McMullin	1,117	2,643	1,582	5,342
Dale & Company	766	17,149	6,468	24,383
R. J. Villiers	444	511	511	1,466
Thompson, Dale & Power	-	516	3,453	3,969
Armour, Bell, Boswell & Cronyn	-	-	1,542	1,542
Lyons & Harvey	-	-	240	240
Wood, Mien & Patterson	-	-	6,732	6,732
Roid, Shaw & McNaught	436	412	385	1,233
J. S. Meredith	-	1,231	30	1,261
R. M. Norton	-	791	1,451	2,242
Globe Indemnity Co.	-	-	15,562	15,562
Royal Insurance Co.	-	-	7,816	7,816
Toronto Harbour Comm.	-	-	21,164	21,164
Sundry Others	269	1,409	2,126	3,804
Total	\$53,750	\$102,620	\$307,459	\$463,829

being

- (a) American's Overseas Travel Insurance
- (b) General Travel Insurance
- (c) Automobile Insurance

The premium for the insurance is the amount of

approximately \$2,500.00 to be placed with certain

insured. A large part of this amount is to be used

on building and other expenses as follows, which is all

that has been set aside for the purpose of this plan.

Summary of

The following is a statement of the net income

received by the company, as shown in the

attached statement, which has been audited and

found correct.

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
1935, 1936	\$100,000.00	1937, 1938	\$100,000.00	1939, 1940	\$100,000.00
1941, 1942	\$100,000.00	1943, 1944	\$100,000.00	1945, 1946	\$100,000.00
1947, 1948	\$100,000.00	1949, 1950	\$100,000.00	1951, 1952	\$100,000.00
1953, 1954	\$100,000.00	1955, 1956	\$100,000.00	1957, 1958	\$100,000.00
1959, 1960	\$100,000.00	1961, 1962	\$100,000.00	1963, 1964	\$100,000.00
1965, 1966	\$100,000.00	1967, 1968	\$100,000.00	1969, 1970	\$100,000.00
1971, 1972	\$100,000.00	1973, 1974	\$100,000.00	1975, 1976	\$100,000.00
1977, 1978	\$100,000.00	1979, 1980	\$100,000.00	1981, 1982	\$100,000.00
1983, 1984	\$100,000.00	1985, 1986	\$100,000.00	1987, 1988	\$100,000.00
1989, 1990	\$100,000.00	1991, 1992	\$100,000.00	1993, 1994	\$100,000.00
1995, 1996	\$100,000.00	1997, 1998	\$100,000.00	1999, 2000	\$100,000.00
2001, 2002	\$100,000.00	2003, 2004	\$100,000.00	2005, 2006	\$100,000.00
2007, 2008	\$100,000.00	2009, 2010	\$100,000.00	2011, 2012	\$100,000.00
2013, 2014	\$100,000.00	2015, 2016	\$100,000.00	2017, 2018	\$100,000.00
2019, 2020	\$100,000.00	2021, 2022	\$100,000.00	2023, 2024	\$100,000.00
2025, 2026	\$100,000.00	2027, 2028	\$100,000.00	2029, 2030	\$100,000.00
2031, 2032	\$100,000.00	2033, 2034	\$100,000.00	2035, 2036	\$100,000.00
2037, 2038	\$100,000.00	2039, 2040	\$100,000.00	2041, 2042	\$100,000.00
2043, 2044	\$100,000.00	2045, 2046	\$100,000.00	2047, 2048	\$100,000.00
2049, 2050	\$100,000.00	2051, 2052	\$100,000.00	2053, 2054	\$100,000.00
2055, 2056	\$100,000.00	2057, 2058	\$100,000.00	2059, 2060	\$100,000.00
2061, 2062	\$100,000.00	2063, 2064	\$100,000.00	2065, 2066	\$100,000.00
2067, 2068	\$100,000.00	2069, 2070	\$100,000.00	2071, 2072	\$100,000.00
2073, 2074	\$100,000.00	2075, 2076	\$100,000.00	2077, 2078	\$100,000.00
2079, 2080	\$100,000.00	2081, 2082	\$100,000.00	2083, 2084	\$100,000.00
2085, 2086	\$100,000.00	2087, 2088	\$100,000.00	2089, 2090	\$100,000.00
2091, 2092	\$100,000.00	2093, 2094	\$100,000.00	2095, 2096	\$100,000.00
2097, 2098	\$100,000.00	2099, 2100	\$100,000.00	2101, 2102	\$100,000.00
2103, 2104	\$100,000.00	2105, 2106	\$100,000.00	2107, 2108	\$100,000.00
2109, 2110	\$100,000.00	2111, 2112	\$100,000.00	2113, 2114	\$100,000.00
2115, 2116	\$100,000.00	2117, 2118	\$100,000.00	2119, 2120	\$100,000.00
2121, 2122	\$100,000.00	2123, 2124	\$100,000.00	2125, 2126	\$100,000.00
2127, 2128	\$100,000.00	2129, 2130	\$100,000.00	2131, 2132	\$100,000.00
2133, 2134	\$100,000.00	2135, 2136	\$100,000.00	2137, 2138	\$100,000.00
2139, 2140	\$100,000.00	2141, 2142	\$100,000.00	2143, 2144	\$100,000.00
2145, 2146	\$100,000.00	2147, 2148	\$100,000.00	2149, 2150	\$100,000.00
2151, 2152	\$100,000.00	2153, 2154	\$100,000.00	2155, 2156	\$100,000.00
2157, 2158	\$100,000.00	2159, 2160	\$100,000.00	2161, 2162	\$100,000.00
2163, 2164	\$100,000.00	2165, 2166	\$100,000.00	2167, 2168	\$100,000.00
2169, 2170	\$100,000.00	2171, 2172	\$100,000.00	2173, 2174	\$100,000.00
2175, 2176	\$100,000.00	2177, 2178	\$100,000.00	2179, 2180	\$100,000.00
2181, 2182	\$100,000.00	2183, 2184	\$100,000.00	2185, 2186	\$100,000.00
2187, 2188	\$100,000.00	2189, 2190	\$100,000.00	2191, 2192	\$100,000.00
2193, 2194	\$100,000.00	2195, 2196	\$100,000.00	2197, 2198	\$100,000.00
2199, 2200	\$100,000.00	2201, 2202	\$100,000.00	2203, 2204	\$100,000.00
2205, 2206	\$100,000.00	2207, 2208	\$100,000.00	2209, 2210	\$100,000.00
2211, 2212	\$100,000.00	2213, 2214	\$100,000.00	2215, 2216	\$100,000.00
2217, 2218	\$100,000.00	2219, 2220	\$100,000.00	2221, 2222	\$100,000.00
2223, 2224	\$100,000.00	2225, 2226	\$100,000.00	2227, 2228	\$100,000.00
2229, 2230	\$100,000.00	2231, 2232	\$100,000.00	2233, 2234	\$100,000.00
2235, 2236	\$100,000.00	2237, 2238	\$100,000.00	2239, 2240	\$100,000.00
2241, 2242	\$100,000.00	2243, 2244	\$100,000.00	2245, 2246	\$100,000.00
2247, 2248	\$100,000.00	2249, 2250	\$100,000.00	2251, 2252	\$100,000.00
2253, 2254	\$100,000.00	2255, 2256	\$100,000.00	2257, 2258	\$100,000.00
2259, 2260	\$100,000.00	2261, 2262	\$100,000.00	2263, 2264	\$100,000.00
2265, 2266	\$100,000.00	2267, 2268	\$100,000.00	2269, 2270	\$100,000.00
2271, 2272	\$100,000.00	2273, 2274	\$100,000.00	2275, 2276	\$100,000.00
2277, 2278	\$100,000.00	2279, 2280	\$100,000.00	2281, 2282	\$100,000.00
2283, 2284	\$100,000.00	2285, 2286	\$100,000.00	2287, 2288	\$100,000.00
2289, 2290	\$100,000.00	2291, 2292	\$100,000.00	2293, 2294	\$100,000.00
2295, 2296	\$100,000.00	2297, 2298	\$100,000.00	2299, 2300	\$100,000.00
2301, 2302	\$100,000.00	2303, 2304	\$100,000.00	2305, 2306	\$100,000.00
2307, 2308	\$100,000.00	2309, 2310	\$100,000.00	2311, 2312	\$100,000.00
2313, 2314	\$100,000.00	2315, 2316	\$100,000.00	2317, 2318	\$100,000.00
2319, 2320	\$100,000.00	2321, 2322	\$100,000.00	2323, 2324	\$100,000.00
2325, 2326	\$100,000.00	2327, 2328	\$100,000.00	2329, 2330	\$100,000.00
2331, 2332	\$100,000.00	2333, 2334	\$100,000.00	2335, 2336	\$100,000.00
2337, 2338	\$100,000.00	2339, 2340	\$100,000.00	2341, 2342	\$100,000.00
2343, 2344	\$100,000.00	2345, 2346	\$100,000.00	2347, 2348	\$100,000.00
2349, 2350	\$100,000.00	2351, 2352	\$100,000.00	2353, 2354	\$100,000.00
2355, 2356	\$100,000.00	2357, 2358	\$100,000.00	2359, 2360	\$100,000.00
2361, 2362	\$100,000.00	2363, 2364	\$100,000.00	2365, 2366	\$100,000.00
2367, 2368	\$100,000.00	2369, 2370	\$100,000.00	2371, 2372	\$100,000.00
2373, 2374	\$100,000.00	2375, 2376	\$100,000.00	2377, 2378	\$100,000.00
2379, 2380	\$100,000.00	2381, 2382	\$100,000.00	2383, 2384	\$100,000.00
2385, 2386	\$100,000.00	2387, 2388	\$100,000.00	2389, 2390	\$100,000.00
2391, 2392	\$100,000.00	2393, 2394	\$100,000.00	2395, 2396	\$100,000.00
2397, 2398	\$100,000.00	2399, 2400	\$100,000.00	2401, 2402	\$100,000.00
2403, 2404	\$100,000.00	2405, 2406	\$100,000.00	2407, 2408	\$100,000.00
2409, 2410	\$100,000.00	2411, 2412	\$100,000.00	2413, 2414	\$100,000.00
2415, 2416	\$100,000.00	2417, 2418	\$100,000.00	2419, 2420	\$100,000.00
2421, 2422	\$100,000.00	2423, 2424	\$100,000.00	2425, 2426	\$100,000.00
2427, 2428	\$100,000.00	2429, 2430	\$100,000.00	2431, 2432	\$100,000.00
2433, 2434	\$100,000.00	2435, 2436	\$100,000.00	2437, 2438	\$100,000.00
2439, 2440	\$100,000.00	2441, 2442	\$100,000.00	2443, 2444	\$100,000.00
2445, 2446	\$100,000.00	2447, 2448	\$100,000.00	2449, 2450	\$100,000.00
2451, 2452	\$100,000.00	2453, 2454	\$100,000.00	2455, 2456	\$100,000.00
2457, 2458	\$100,000.00	2459, 2460	\$100,000.00	2461, 2462	\$100,000.00
2463, 2464	\$100,000.00	2465, 2466	\$100,000.00	2467, 2468	\$100,000.00
2469, 2470	\$100,000.00	2471, 2472	\$100,000.00	2473, 2474	\$100,000.00
2475, 2476	\$100,000.00	2477, 2478	\$100,000.00	2479, 2480	\$100,000.00
2481, 2482	\$100,000.00	2483, 2484	\$100,000.00	2485, 2486	\$100,000.00
2487, 2488	\$100,000.00	2489, 2490	\$100,000.00	2491, 2492	\$100,000.00
2493, 2494	\$100,000.00	2495, 2496	\$100,000.00	2497, 2498	\$100,000.00
2499, 2500	\$100,000.00	2501, 2502	\$100,000.00	2503, 2504	\$100,000.00
2505, 2506	\$100,000.00	2507, 2508	\$100,000.00	2509, 2510	\$100,000.00
2511, 2512	\$100,000.00	2513, 2514	\$100,000.00	2515, 2516	\$100,000.00
2517, 2518	\$100,000.00	2519, 2520	\$100,000.00	2521, 2522	\$100,000.00
2523, 2524	\$100,000.00	2525, 2526	\$100,000.00	2527, 2528	\$100,000.00
2529, 2530	\$100,000.00	2531, 2532	\$100,000.00	2533, 2534	\$100,000.00
2535, 2536	\$100,000.00	2537, 2538	\$100,000.00	2539, 2540	\$100,000.00
2541, 2542	\$100,000.00	2543, 2544	\$100,000.00	2545, 2546	\$100,000.00
2547, 2548	\$100,000.00	2549, 2550	\$100,000.00	2551, 2552	\$100,000.00
2553, 2554	\$100,000.00	2555, 2556	\$100,000.00	2557, 2558	\$100,000.00
2559, 2560	\$100,000.00	2561, 2562	\$100,000.00	2563, 2564	\$100,000.00
2565, 2566	\$100,000.00	2567, 2568	\$100,000.00	2569, 2570	\$100,000.00
2571, 2572	\$100,000.00	2573, 2574	\$100,000.00	2575, 2576	\$100,000.00
2577, 2578	\$100,000.00	2579, 2580	\$100,000.00	2581, 2582	\$100,000.00
2583, 2584	\$100,000.00	2585, 2586	\$100,000.00	2587, 2588	\$100,000.00
2589, 2590	\$100,000.00	2591, 2592	\$100,000.00	2593, 2594	\$100,000.00
2595, 2596	\$100,000.00	2597, 2598	\$100,000.00	2599, 2600	\$100,000.00
2601, 2602	\$100,000.00	2603, 2604	\$100,000.00	2605, 2606	\$100,000.00
2607, 2608	\$100,000.00	2609, 2610	\$100,000.00	2611, 2612	\$100,000.00
2613, 2614	\$100,000.00	2615, 2616	\$100,000.00	2617, 2618	\$100,000.00
2619, 2620	\$100,000.00	2621, 2622	\$100,000.00	2623, 2624	\$100,000.00
2625, 2626	\$100,000.00	2627, 2628	\$100,000.00	2629, 2630	\$100,000.00
2631, 2632	\$100,000.00	2633, 2634	\$100,000.00	2635, 2636	\$100,000.00
2637, 2638	\$100,000.00	2639, 2640	\$100,000.00	2641, 2642	\$100,000.00
2643, 2644	\$100,000.00	2645, 2646	\$100,000.00	2647, 2648	\$100,000.00
2649, 2650	\$100,000.00	2651, 2652	\$100,000.00	2653, 2654	\$100,000.00
2655, 2656	\$100,000.00	2657, 2658	\$100,000.00	2659, 2660	\$100,00

It is interesting to note that for the three years ending October 31st, 1921, the Commission paid \$390,578.65 in fire insurance premiums and collected for fire losses the sum of \$494,142.00 or \$103,563.35 more than the premiums paid.

Mr. V. Evan Gray, Superintendent of Insurance for the Province of Ontario, states that the average rates of commission received by Insurance Agents on premiums collected are:

1.	Insurance Agents in Toronto	23.7%
2.	Insurance Agents in Ontario excluding Toronto	18.6%

At the hearing in respect of Hydro Insurance it was suggested that had Mr. Littlejohn dealt directly with the insurance companies as a general agent he could have obtained the full amount of a general agent's commission and consequently have saved the Commission \$67,623.00 in insurance premiums. However, it is to be noted from information received subsequent to the hearing from the agents with whom the insurance was placed that their net commissions amounted to approximately \$23,000.00, after deducting the rebates paid Mr. Littlejohn.

From evidence given by the insurance experts called at the hearing and from letters received from various insurance agents, it is pointed out that Mr. Littlejohn

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would have had considerable difficulty in obtaining a general agency in view of his position with the assured.

Rebates Received

During the three years ending October 31st, 1921, the Commission received rebates through Mr. Littlejohn on insurance premiums in the amount of \$39,177.42, as is shown by the following list:

Agent	Percentage of Premiums Rebated to Commission	Total Rebates
Mortimer & Bampfiele	5 1/2-5-10	\$29,133.80
Maguire & Cannon	7-10	3,493.41
Dale & Company	10	2,442.50
A. E. Wilson & Company	5-12 1/2-15-20	2,866.58
F. J. McMulkin	10	542.37
Armour, Bell, Boswell & Gronyn	-	455.72
Thompson, Dale & Power	10	95.37
R. J. Villiers	5	72.07
Wood, Nieg & Patterson	-	51.60
Lyons & Harvey	5	24.00
Total		\$39,177.42

Insurance Carried by Commission

As previously pointed out, the insurance on the enterprises of the Commission is carried by outside companies with the exception of the following:

1. Workmen's Compensation Insurance
2. Central Ontario Fire Insurance
3. Automobile Insurance

Several weeks in view of his position and the amount of work he has to do.

[illegible]

is shown by the following list:

Year	Amount	Balance	Notes
1971	100.00	100.00	Initial deposit
1972	100.00	200.00	Second deposit
1973	100.00	300.00	Third deposit
1974	100.00	400.00	Fourth deposit
1975	100.00	500.00	Fifth deposit
1976	100.00	600.00	Sixth deposit
1977	100.00	700.00	Seventh deposit
1978	100.00	800.00	Eighth deposit
1979	100.00	900.00	Ninth deposit
1980	100.00	1000.00	Tenth deposit
1981	100.00	1100.00	Eleventh deposit
1982	100.00	1200.00	Twelfth deposit
1983	100.00	1300.00	Thirteenth deposit
1984	100.00	1400.00	Fourteenth deposit
1985	100.00	1500.00	Fifteenth deposit
1986	100.00	1600.00	Sixteenth deposit
1987	100.00	1700.00	Seventeenth deposit
1988	100.00	1800.00	Eighteenth deposit
1989	100.00	1900.00	Nineteenth deposit
1990	100.00	2000.00	Twentieth deposit
1991	100.00	2100.00	Twenty-first deposit
1992	100.00	2200.00	Twenty-second deposit
1993	100.00	2300.00	Twenty-third deposit
1994	100.00	2400.00	Twenty-fourth deposit
1995	100.00	2500.00	Twenty-fifth deposit
1996	100.00	2600.00	Twenty-sixth deposit
1997	100.00	2700.00	Twenty-seventh deposit
1998	100.00	2800.00	Twenty-eighth deposit
1999	100.00	2900.00	Twenty-ninth deposit
2000	100.00	3000.00	Thirtieth deposit
2001	100.00	3100.00	Thirty-first deposit
2002	100.00	3200.00	Thirty-second deposit
2003	100.00	3300.00	Thirty-third deposit
2004	100.00	3400.00	Thirty-fourth deposit
2005	100.00	3500.00	Thirty-fifth deposit
2006	100.00	3600.00	Thirty-sixth deposit
2007	100.00	3700.00	Thirty-seventh deposit
2008	100.00	3800.00	Thirty-eighth deposit
2009	100.00	3900.00	Thirty-ninth deposit
2010	100.00	4000.00	Fortieth deposit
2011	100.00	4100.00	Forty-first deposit
2012	100.00	4200.00	Forty-second deposit
2013	100.00	4300.00	Forty-third deposit
2014	100.00	4400.00	Forty-fourth deposit
2015	100.00	4500.00	Forty-fifth deposit
2016	100.00	4600.00	Forty-sixth deposit
2017	100.00	4700.00	Forty-seventh deposit
2018	100.00	4800.00	Forty-eighth deposit
2019	100.00	4900.00	Forty-ninth deposit
2020	100.00	5000.00	Fiftieth deposit

1. *Chlorophyll a* and *b* contents were determined by the method of Arar and Collins (1971).

As previously stated in the letter to the
Commissioner of the Bureau is carried by express and
sent to the Director of the Bureau.

1. General Insurance
2. Automobile Insurance
3. Life Insurance

1. Workmen's Compensation Insurance

The Workmen's Compensation Act provides that a Board shall investigate any accidents to employees throughout the Province and fix what benefit, if any, an injured employee should receive. The rates for various employments are fixed yearly and the amounts assessed against different employers are paid to the Board. However, the Act does not require municipalities, railways or public utility commissions to pay assessments to the Board, but permits them to make these payments from their own funds as and when awards are granted.

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Under the authority of this provision and in preference to insuring with the Workmen's Compensation Board, the Commission has elected to carry its own insurance in connection with liabilities arising from accidents to its employees. The Commission provides a fund to meet its liabilities in this respect by charging its various undertakings the same rates as are required to be paid to the Workmen's Compensation Board. Moneys obtained in this way are credited to a reserve fund from which payments are made from time to time to meet the various awards.

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There is an arrangement between the Board and the Commission whereby the Board makes all disbursements on behalf of the Commission. A sum of \$7,500.00 is held on deposit by the Board and a weekly statement of disbursements is furnished to the Commission. A cheque is then forwarded

each week for an amount sufficient to bring the fund to the amount of \$7,500.00.

The Board also furnishes the Commission annually a valuation of the pensions as well as an estimate of the outstandings, so that the Commission is kept fully advised as to the amount of money necessary to be held for this fund. Meanwhile the funds in the hands of the Commission for this purpose are used by the Commission as working capital.

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In addition to the sums paid weekly by the Commission to the Board, the Commission is assessed its yearly proportion of the Board's overhead charges, which during the fiscal year ending October 31st, 1922, amounted to approximately \$7,000.00. This is the same procedure followed by municipalities and by railways.

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2. Central Ontario Fire Insurance

The fire insurance on the Central Ontario System is carried by the Commission by providing a reserve on the basis of 12½ per cent. less than the tariff rate, for insurance premiums on that class of risks. In this way the Commission has created a surplus of about \$8,000.00 in the five years of operation.

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3. Automobile Insurance

The Commission also carries all its own automobile insurance by providing a reserve on the basis of

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and that for an amount sufficient to bring the total to the amount of \$7,500.00.

The Board also furnished the Commission annually

a statement of the business as well as an estimate of the earnings, so that the Commission is kept fully advised as to the extent of money necessary to be paid for this fund. Similarly the Board is the basis of the Commission for this purpose and used by the Commission as working capital.

In addition to the above said weekly by the Board

mission to the Board, the Commission is assisted by yearly preparation of the Board's annual report, which during the fiscal year ending October 31st, 1933, amounted to approximately \$7,500.00. This is the same procedure followed by municipalities and by railways.

2. BOARD OF DIRECTORS

The first provision in the Board's Charter is that it be composed of the Commission by providing a reserve on the basis of 10% per year. Less than the capital paid, the 10% reserve premium on that class of stock. In this way the Commission has created a reserve of about \$2,500.00 in the five years of operation.

3. ANNUAL REPORT

The Commission also receives all the same information as provided a reserve on the basis of

29 per cent. off the tariff rate. This creates for the Commission a yearly surplus of about \$10,000.00.

Insurance Reserve

The following is a statement of the insurance reserve at October 31st, 1921, showing the reserve and the amounts allocated for specific purposes together with the remaining surplus:

Insurance Reserve		\$590,809.96	
Less - Outstanding Claims:			
Employees Accident	\$166,653.96		
Automobiles	500.00		
Peterboro Radial Railway	1,700.00		
Public Liability - Central Ontario System	150.00		
Miscellaneous	5,000.00		
	\$174,003.96		
Provision to cover awarded Pensions as per valuation of Workmen's Compensation Board	392,735.82		
Sundry Accounts Payable	5,700.00	572,439.78	
Surplus		\$ 10,370.18	

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General

The total insurance carried by outside companies on the Hydro-Electric Systems amounts approximately to \$5,000,000.00 and the yearly premiums average about \$140,000.00.

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00.000,000 euros to support the recovery of the economy

The following is a summary of the findings of the study:

2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 26

Figure 2. The effect of the concentration of the initiator on the polymerization of α -methylstyrene in the presence of $\text{Cu}(\text{NO}_3)_2 \cdot 3\text{H}_2\text{O}$ at 50°C .

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1. *Journal of the American Medical Association*, 1997; 277: 1039-1043.

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1991

1. *Chlorophyll a* (Chl *a*)

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the fact that the β -phase is not observed in the β -phase region of the phase diagram.

^a $\chi^2_{(9)} = 0.86$, $p = 0.57$; $\chi^2_{(9)} = 0.86$, $p = 0.57$.

At the public hearing held March 9th, 1923, it was suggested by Mr. G. W. I. Woodland that a reputable firm of insurance brokers would be better qualified to look after the interests of the Commission as to insurance than any single expert in the employ of the Commission. He pointed out that the insurance experts should not of necessity be employees of the Commission, but that their remuneration would be obtained by way of commissions received from the companies with which the insurance was placed. By this means the Commission would have the advantage of competent inspectors, and at the same time have the latest insurance information available which, in many cases, would enable the Commission to save considerable amounts on premiums.

Ev.
3703

Mr. Woodland was also asked as to his opinion with regard to the Commission's insuring itself, and stated that he considered it a very poor policy. He further pointed out that in handling insurance to the extent demanded for the Commission, there would of necessity have to be a great deal of reinsuring done, so that if the Commission attempted to insure itself it would take greater risks than are taken by any insurance companies individually.

Ev.
3707

Mr. Clarkson also pointed out that the building up of a reserve fund in order to carry the fire insurance is beyond the powers conferred on the Commission under the Act.

Ev.
3686

(S)

is the United States and Soviet Union, 1945, it was
 suggested by Mr. G. W. L. Woodberry that a reasonable
 time of 1945-1946 would be better defined as
 from after the collapse of the Russian as to influence
 than any other period in the history of the world. He
 pointed out that the Russian empire should not be
 its complete of the world, but that it was
 the world in general by way of complete control from
 the countries with which the Russian was allied. If
 this means the world would have the advantage of com-
 plete control and the world has the interest
 in the world which is very much more
 than the world as we know it.

COPY

Mr. Woodberry also said as to the world
 that regard to the world's history, and stated
 that he considered it a very good thing. He further
 pointed out that it would be necessary to be
 at the world's history would be necessary to be
 a good deal of interesting data, to that in the world
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 at the world's history would be necessary to be

Mr. Woodberry also pointed out that the world
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With regard to the rebates received by Mr. Littlejohn on the premiums paid by the Commission, averaging from 7 to 10 per cent. in each case, it was pointed out that if he had been a general agent for an insurance company he would have saved a considerable amount more in view of the fact that the rate paid general agents in Toronto amounted to 23.7 per cent. It is to be pointed out, however, that practically all the insurance companies have their general agents in Toronto and Mr. Littlejohn would undoubtedly have experienced great difficulty in obtaining an appointment of a general agent. Then too it must be remembered that the large commission is paid to the general agent in view of the overhead expenses in connection with inspections and adjustments, etc., and this in effect would have necessitated a considerably more extensive Insurance Department within the Hydro-Electric Power Commission.

Lv.
3642

The practice of accepting rebates on insurance premiums resulted in a saving of \$39,177.00 to the Commission, and it may be stated generally that this was not regarded by the insurance companies as being in the best interests of the assured and in effect was unethical from the point of view of competitive business principles.

In view of the recent ruling of the Provincial Insurance Department, the situation with regard to rebates cannot rise again, as Mr. Littlejohn's license has now been cancelled.

With regard to the reference received by Mr.

the following is the substance of the statement.

According to the 14th of the month, it was

pointed out that it had been a general agent for an

insurance company in which there was a considerable interest

was in view of the fact that the said general agent

in Toronto was at 21, York Street. It is to be pointed

out, however, that practically all the insurance companies

have their general agents in Toronto and Mr. Davidson

was accordingly not surprised to find difficulty in ob-

taining an appointment at a general agent. Then the 14th

he suggested that the same commission be paid to the

general agent in view of the overhead expenses in connection

with commission and adjustment, etc., and this is what

would have been a reasonable and satisfactory arrangement in

view of the fact that the said general agent was a resident.

The question of commission was then discussed

and it was decided that a commission of 10% be paid to the

agent, and it was also decided that the said agent was not

responsible for the expenses incurred in the matter.

At the meeting of the 14th of the month it was decided that

the policy in view of the above-mentioned business relations.

In view of the recent ruling of the Provincial

Insurance Board, the following was decided to be done

cannot also apply, as Mr. Davidson's license has now been

cancelled.

107.
108.

Mr. M. L. McLean, who has charge of placing the insurance for the Toronto Transportation Commission and the Toronto Hydro-Electric System, stated that his company's duties as inspectors or agents comprise the inspection of plans of new buildings. They must also keep informed of the latest developments regarding improvements which would result in a reduction of insurance premiums, etc. He claimed that they had saved very large sums of money, and pointed out as an example that in the case of certain car barns erected in the City of Toronto, when equipped with sprinklers, etc., costing an additional \$25,000.00, a reduction in the insurance rate was effected which is resulting in a yearly saving of \$11,000.00 on insurance premiums.

Ev.
3718

Ev.
3719
3720

S U M M A R YNo Definite Scheme of Organization - P. 1.

No definite or comprehensive plan for conducting the Insurance Department was ever formulated by the Commission, Mr. Littlejohn being given, generally speaking, a free hand in respect of all matters. Mr. Littlejohn, while experienced to some extent in insurance work while in the employ of the companies operating in the Central Ontario District, states that he is not an expert on insurance matters, and relied for guidance and advice on the judgment of those with whom insurance was placed.

Insurance Department Self-Supporting - p.2.

Mr. Littlejohn's plan was to pay all expenses out of rebates received by him and credit same to the Commission. The expectations in this respect were realized to the extent that the rebates received exceeded the expenses of the Department in the amount of \$20,317.95 from the inception of the Department in 1917 until October 31st, 1921.

Policy of Receiving Rebates - p. 2.

At the time Mr. Littlejohn took over the supervision of insurance for the Commission, he held a license as an insurance agent and received rebates from insurance brokers in respect of risks placed with them. It would

CHAPTER I

THE HISTORY OF THE BUREAU OF INVESTIGATION - 1

The Bureau of Investigation is the oldest and largest of the Federal agencies.

The Bureau was established in 1905 by the Department of Justice.

At that time it was known as the Bureau of Criminal Investigation.

It was then the only Federal agency devoted to the investigation of crime.

Its work was limited to the investigation of crimes against the Government.

It was not until 1913 that its jurisdiction was extended to include the investigation of crimes against individuals.

At that time it was known as the Bureau of Investigation and Statistics.

It was then that it began to take on the character of a general investigation agency.

It was then that it began to take on the character of a general investigation agency.

THE BUREAU OF INVESTIGATION - 2

Mr. J. Edgar Hoover's plan was to pay all expenses

out of pocket received by him and credit same to his

department. The department in this regard was notified

to the effect that the department would extend the

power of the Department in the amount of \$10,000.

From the inception of the Department in 1913 until 1917

the Bureau was known as the Bureau of Investigation.

History of the Bureau of Investigation - 3

At the time Mr. J. Edgar Hoover took over the

work of the Bureau, the Department was in a

very weak financial condition and the Bureau was

in a very weak financial condition. It was

appear that the practice of obtaining rebates was open to question and in September, 1921, a definite rule was put in force by the Provincial Insurance Department and renewal of Mr. Littlejohn's license was refused, which action on the part of the Insurance Department automatically prevented Mr. Littlejohn from receiving further rebates.

Premiums Paid and Rebates Received - P. 3, 4 & 5 .

For the three years ending October 31st, 1921, a total of \$463,829.00 was paid to various insurance companies. During the same period the rebates received by the Commission through Mr. Littlejohn amounted to \$39,177.42. Of the forty-three agents and companies with whom insurance was placed only ten agents returned rebates on premiums to Mr. Littlejohn, such returns varying from 3½% to 20% on the amount of the premiums, or an overall average of approximately 8½%.

Insurance Carried by Commission - p. 5.

The Commission has adopted the policy of carrying its own insurance on the following items in the belief that a material saving is effected:

- (a) Workmen's Compensation Insurance
- (b) Central Ontario Fire Insurance
- (c) Automobile Insurance

[illegible]

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The Commission has adopted the policy of carrying its own insurance on the following items in the belief that

(a) General
(b) Specific
(c) Other

Insurance Placed with Outside Companies - P. 6.

The total amount of insurance placed with outside companies amounts to approximately \$5,000,000.00. The greater part of this insurance represents risks on buildings and their contents in respect of the Queenston-Chippawa development.

Total Premiums Compared with Fire Loss Recoveries

For the three-year period ending October 31st, 1921, the total fire insurance premiums paid by the Commission amounted to \$390,578.65 and the total fire loss recoveries during this period amounted to \$494,142.00, indicating an excess of recoveries over premiums paid of \$103,563.35.

In connection with the recoveries, it is pointed out that of the total amount so received \$486,487.00 was in respect of fires on the Queenston-Chippawa development.

General

As already indicated, the total rebates received amounted to \$39,177.42, representing approximately 8½% on the total premiums of \$463,829.00. It is arguable that Mr. Littlejohn should have placed his insurance direct with the company, and received the full commission of a broker instead of only the amount of the rebate.

1. What is the purpose of the study?

THE TOTAL NUMBER OF INDEPENDENT GLASS WITH TENSILE

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STUDIES OF THE EFFECTS OF VIBRATION ON THE HUMAN BODY

and these results in regard to the treatment of the

● 動物の行動の観察と記録

Total Available Technical Staff by Area

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1981, the total three thousand six hundred and fifty

and with total oil and 34,573,000 of gasoline available

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Beispiel 11.11. \mathbb{R}^n ist ein \mathbb{R} -Vektorraum mit der Nullvektor 0.

21 was 22,740,8200 delivered to James Taylor Ltd on 1st 1981

Report of the Committee on the Administration of the Government of the District of Columbia, 1901-1902.

It is always important to take the time to review the data.

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proper instead of only the amount of the rebate

The following is an extract from the evidence given by Mr. Littlejohn with regard to this:

"Q. You had a license, why didn't you go direct to the companies and place the insurance direct with them instead of going to all these agents?"

A. As I said before I had very little time to go, and furthermore to get the benefit of the best commission I would have to become an agent for the company, and I did not know whether these people would give me a regular contract as agent.

Q. Why didn't you try?

A. Well, that is something I could hardly tell you now.

Q. I think companies like to engage men who have a lot of insurance to place, and if he has not time to come and see them they find time to go and see him?

A. There is a great deal in what you say, but I cannot really give you my reason why I did not go and ask for these agencies at that time unless it would be that I was scared that they would not give them to me.

Q. You do not look as if you were a very nervous man?

A. I did not like to ask for something that I could not get."

From evidence submitted at the hearing, and letters subsequently received from insurance agents, it would appear that Mr. Littlejohn would have had considerable difficulty in

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"Q. You had a license, why didn't you go ahead to

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As the 1990s began, however, it had become clear that the

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1. The first step is to identify the problem or question that needs to be answered.

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1. While the Commission is working to ensure that all the

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These operations are also the subject of a book by the same author.

was worried that they would not give up the

FROM NEW YORK TO NEW YORK BY AIR MAIL

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

游 藝 雜 記

From a clinical perspective, the results of this study suggest that the use of a single, standardized, and validated instrument to assess the risk of falls in the elderly is a practical and effective approach. The findings also suggest that the use of a single, standardized, and validated instrument to assess the risk of falls in the elderly is a practical and effective approach.

...and the ...

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obtaining a general agency, permitting his placing the insurance direct with the companies, in view of his position with the assured. This question is now definitely settled, however, on account of the regulation passed by the Insurance Department in September, 1921.

Future Insurance Policy

The administration costs of the Commission's Insurance Department must now be borne directly as rebates are no longer recoverable from agents.

If the Commission is to continue placing insurance risks with various companies, it would appear to be desirable and necessary due to the importance of this work that the present form of administration be continued.

The possibility of the Commission carrying its own insurance on permanent works should receive consideration. Mr. Littlejohn at the hearing stated that the policy of the Commission was to carry its own insurance "as soon as they get a sufficient fund in there so as to be able to take chances on a big loss . . . to be certain that they are not going to wreck themselves".

Ev.
3674

Mr. Clarkson while giving evidence on this subject said:

"In a public undertaking of this kind I would say that unless there was a very ample margin that with such a large concentration of capital, it would be a very dangerous thing to do."

"I would not recommend it until they had all the facts, and even then I would be very doubtful about it."

Hv.
3697

Mr. C. W. L. Woodland and Mr. E. L. McLean considered self-insurance by the Commission inadvisable, the latter stating "they have too much value in any one location".

Hv.
3721

Before any change is made by the Commission in the method of carrying insurance, it is obvious that the whole subject will have to be investigated, not only as regards the wisdom of self-insurance, but the methods by which such a system, if considered more advantageous than the present one, could be administered.

In respect to insurance risks on works and structures under construction, experience on the Queenston-Chippawa development appears to indicate that, during construction, insurance should be placed with companies and the risk not assumed by the Commission.

No matter what system of insurance is finally decided upon consideration should be given to the possibility of making available to the Insurance Department the services of insurance experts in various lines so that the Commission may have the benefit of the best advice on these matters. Mr. Littlejohn at the hearing

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and the Commission may have the benefit of its past ex-

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mentioned the fact that at the Queenston-Chippawa development the general storehouse and machine shop were only about fifteen feet apart and that "in one of them we carried at times a million dollars' worth if a good fire got in there the chances would be that both buildings would go sometimes we would have in the machine shop \$350,000 worth". Had the plans of these buildings been submitted to an insurance expert before construction, it is probable that the Commission would have been advised to change the relative location of the buildings, with the result that the dangerous condition would not have existed and the premiums would have been greatly reduced.

mentioned the fact that at the present time-
most the general atmosphere and machine they were only
about fifteen feet apart and that "in one of them we
carried at times a million dollars' worth . . . it is a
fact that in fact we would have to find out
building would go . . . sometimes we would have in
the machine shop \$500,000 worth". And the place of these
buildings from which it is possible that we would have
been advised to change the relative location of the
buildings. Very few of the buildings are in the same
place and some of them are in the same place but they are
separately located.

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